Plan2Fund NextGen – User Journey (V12)

This document updates the previous **User_journey.pdf** and introduces a new **User_journey.md** that is structured for both developers and non-technical readers.

---

1. Overview

The user journey defines how different users interact with the Plan2Fund NextGen webapp. It describes each step, the expected behaviors, and fallback cases. Personas (Frustrated, Newbie, Expert, Idea-stage) are not part of the journey content but serve as **lenses** that affect requirements such as tooltips, shortcuts, or default handling.

---

2. 🔎 Learnings

1. Issues with Current Journey (Critical Gaps)

From the uploaded file + repo analysis:

- **Too text-heavy** → not structured visually for developers.

- **Not modular** → missing clear separation of blocks vs. pages.

- **Ambiguity** → sometimes "page" means "component" (e.g. Pricing is both a page and a block).

- **No system for personas** → personas exist conceptually, but not mapped into UI flow.

- **Animations vague** → e.g. "flying objects" → not defined how/where/when.

- **Trust-building missing** → Revolut/Stripe always show: logos, testimonials, compliance stamps, global coverage → missing here.

- **Global patterns missing** → navigation, breadcrumbs, error states, loaders, responsiveness.

2. How Revolut / Stripe / Apple Do It

Key design principles:

- **Atomic components** → every section is reusable (Card, Button, Grid, Testimonial).

- **Progressive disclosure** → simple first, advanced later.

- **Animations are meaningful** → only used to guide attention, not distract.

- **Persona-driven CTAs** → e.g. Stripe's "Start now" vs. "Contact sales."

- **Trust stacking** → every page shows: security, compliance, social proof.

- **Global navigation** → sticky nav, breadcrumbs, universal footer.

- **Mobile-first design** → responsive by default.

- **Incremental engagement** → can "try for free" quickly but also deep dive later.

---

3. Global Rules (from V11 + extended)

Navigation (Dynamic NavBar)

- Appears only once user enters Funding (3a) or Plan (3b).

- Dynamic start depending on entry point.

- Always visible, sticky.

- Current step highlighted, past steps visible but not clickable, future steps greyed.

- Progress indicator: *Step X of Y*.

Inputs & Uploads

- Each section requires at least one mandatory input.

- Optional inputs may be skipped, auto-filled, and flagged in Preview as *auto-generated*.

- Each block (Vision, Market, Finance) has a **drag & drop upload zone** (PDF, DOCX, XLSX).

- Uploaded files listed in Preview with delete/download.

State and Persistence

- Personas, survey answers, and drafts auto-saved locally.

- Navigation back/forward preserves state.

Layout

- `Layout.jsx` wraps all routes with NavBar + Footer.

- Footer includes: Terms, Privacy, GDPR, Contact (always accessible).

Trust and Credibility

- Placeholder text: *Trusted by startups and advisors*.

- Compliance badges: GDPR, SSL, Revision Guarantee.

- Testimonials: placeholder quotes on Landing & Pricing.

Animations

- Hero: floating background shapes.

- Sections: fade-in on scroll.

- Funding survey: slide left/right.

- Program cards: staggered fade-in.

- Plan blocks: expand/collapse smoothly.

- Tooltips: slide-in side panel.

- Buttons/cards: hover lift.

- All respect *reduce motion*.

Responsiveness

- NavBar collapses into step indicator on mobile.

- Grids stack vertically on small.

- Tables scroll horizontally on small.

---

4. Step-by-Step Journey

Step (1) Choose Path

- Hero + InfoSection introduces purpose.

- CTAs: *Find Funding* → (3a), *Generate Plan* → (3b).

- Persona cards shown below CTAs.

- On choosing, NavBar appears (dynamic start).

Step (3a) Funding Recommendation Engine

- 3-question wizard (Sector, Location, Stage).

- One question at a time, "Next" disabled until answered.

- Progress bar: Q1 of 3.

- Results: ProgramCards fade in staggered.

- Each card shows name, description, and *Why suggested*.

- Clicking opens popup with CTA *Continue to Plan Generator*.

- Expert shortcut: *Already know your program?* input.

- **Education**: Each question has subtext (e.g., "We ask this because funding depends on your location").

- **Dev Components**: `RecoPage.jsx`, `QuestionWizard.jsx`, `ProgramCard.jsx`.

Step (3b) Plan Generator

- SideNav + Main Editor.

- Blocks: Vision, Market, Finance.

- Each block includes:

  - Mandatory & optional inputs.

  - Upload zone.

  - Tooltip icons → slide-in sidebar.

  - "Mark Complete" button.

- Personas:

  - Frustrated → defaults auto-filled.

  - Newbie → tooltips expanded.

  - Expert → advanced toggles.

  - Idea-stage → "Did you know?" bubbles.

- **Education (QBank)**:

  - Vision: Problem solved, customer, one-sentence vision.

  - Market: Market size, competitors.

  - Finance: Revenue model, main costs.

- **Dev Components**: `PlanPage.jsx`, `BlockEditor.jsx`, `TooltipSidebar.jsx`, `ChapterNav.jsx`.

Step (4) Funding Readiness

- Advisory-only, never blocking.

- Checklist of completed/missing sections.

- Traffic light indicator (Green/Orange/Red).

- **Dev Components**: `ReadinessPage.jsx`, `Checklist.jsx`, `Meter.jsx`.

Step (5) Preview + Pricing

- Preview displays plan like a doc viewer.

- Completeness + complexity meters.

- Auto-filled flagged as *auto-generated*.

- Uploaded files displayed with actions.

- Pricing block below preview with add-ons.

- CTA: *Continue to Checkout*.

- **Dev Components**: `PreviewPage.jsx`, `DocViewer.jsx`, `FileList.jsx`, `PricingBlock.jsx`.

Step (6) Pricing

- Pricing cards, Revolut-style.

- Toggle: Standard vs. Priority delivery.

- CTA → Checkout.

- **Dev Components**: `PricingPage.jsx`, `PricingCard.jsx`.

Step (7) Checkout

- Stripe integration.

- Mandatory email.

- Optional final upload.

- Priority toggle.

- **Dev Components**: `CheckoutPage.jsx`, Stripe integration.

Step (8) Confirmation

- Confirmation page + email.

- CTA: *Request Revision*.

- **Dev Components**: `ConfirmationPage.jsx`, email service stub.

Step (9) After-Sales

- Support form for revisions.

- Optional upsell coaching.

- **Dev Components**: `AfterSalesPage.jsx`.

Step (10) AI Plan Machine (Future)

- Teaser: *Coming soon — AI learns from past plans*.

---

5. Subpages

- **Terms & Conditions** → General, Liability, Governing Law.

- **Privacy Policy** → Placeholder GDPR text.

- **GDPR Info** → "Data stored securely, deletable on request".

- **Contact Page** → Simple form (Name, Email, Message).

---

6. Fallbacks & Edge Cases

- Skipped inputs → defaults auto-filled, flagged in Preview.

- No results → CTA *Add program manually*.

- Plan blocks skipped → defaults auto-filled.

- Readiness step advisory-only.

- Preview incomplete → warning banner.

- Checkout fails → retry + alternatives.

- Confirmation email fails → web confirmation still shown.

- Uploads fail → retry option.

- Offline mode → local save, sync later.

---

7. Recommendations Incorporated (from Stripe/Revolut/Apple Benchmarking)

- **Dynamic NavBar with progress** (Stripe-style clarity).

- **Pricing toggle** (Revolut simplicity).

- **Fallback handling** (Apple reliability: offline + retries).

- **Trust-building**: GDPR badges, testimonials, "Trusted by startups".

- **Microcopy polish**: Explain *why we ask* each field.

- **Consistent animations**: stagger, slide, hover lift.

- **After-sales upsell**: coaching/premium.

- **Future roadmap**: AI Plan Machine teaser.

---

8. Developer Notes

- This journey is both **user-facing clarity** and **developer blueprint**.

- Implement in **small work packages**.

- Ensure `npm run build` **passes after each package**.

- Personas applied as **conditional UI logic**.

---

9. File Management

- `docs/User_journey.pdf` → canonical design document (visual reference).

- `docs/User_journey.md` → structured, developer-friendly version (this file).

---

10. Benchmark Compliance – Stripe / Revolut / Apple

Confirmed Alignments

- **Dynamic navigation with progress** → matches Stripe's step clarity.

- **Pricing toggle** → Revolut-style tier switching included.

- **Trust-building** → badges + testimonials already listed.

- **Progressive disclosure** → supported via persona logic.

- **Animations** → structured and meaningful (cards stagger, tooltips slide).

Gaps vs Best Practices

1. **Mobile-first checkout**: Needs refinement (one-column layout, large tap targets, digital wallet options like Apple Pay, auto-fill support).

2. **Real-time validation**: Inline form validation not yet defined, especially critical for Checkout.

3. **Guest/fast-track flows**: Current journey is multi-step only; Stripe/Apple allow quick guest flows.

4. **Consistent trust placement**: Badges/testimonials exist but should appear consistently on Pricing, Checkout, Confirmation.

5. **Error handling clarity**: Mentioned in fallbacks but should include inline, user-friendly error messages.

6. **Navigation & branding consistency**: NavBar exists but branding, back-navigation, breadcrumbs need precise mapping.

7. **Accessibility & system conventions**: Must follow Apple's standards for back buttons, focus behaviors, tooltip accessibility.

Action Items

- Audit **Mobile Checkout** → specify exact tap targets, one-column layouts, auto-fill, wallets.

- Define **Validation UX** → error messages inline, real-time checks, smart defaults.

- Implement **Trust UI pattern** → badges/logos/support repeated on key pages.

- Create **Animation map per step** → specify when/where each animation applies.

- Standardize **Navigation + Branding** → ensure unified fonts, buttons, spacing across flow.

- Add **Guest path option** → fast onboarding without requiring full plan/funding input.

- Ensure **Accessibility compliance** → WCAG checks, ARIA attributes, reduced motion support.

This Benchmark Compliance section ensures Plan2Fund NextGen is not just functionally complete, but also competitive with world-class UX standards.